

AMERICAN INCOME LIFE  
NILICO  
NATIONAL INCOME LIFE

# SPOTLIGHT

SEPTEMBER 2006 AMERICAN INCOME LIFE & NATIONAL INCOME LIFE VOL 39 NO 9



## Career Agent Council

A Historic Event for AIL / NILICO

- Announcing a New Labor Advisory Board Member
- The All New PR News Page
- Maintaining Your Activity Level

AMERICAN INCOME LIFE  
NILICO





FROM THE DESK OF:

**Roger Smith**  
President & CEO  
American Income Life  
& National Income Life

## The Game is Afoot

By the time I had reached my early teens I had become quite an avid reader. I was not reading *War and Peace* like Mr. Rapoport, the founder of American Income, but I — in my mind — was doing a little social conscience work of my own with books like *Manchild in the Promised Land*.

The reality was, however, that I spent a lot more time reading books where I could just escape. In doing that, I delved into books like the Sherlock Holmes mysteries. In fact, one of my favorite parts of these books was when the world-famous detective would declare, "The game is afoot!" At that point, I knew the nitty-gritty of the investigation would begin — evidence would start to appear through logical deduction, clues would be revealed, and the real action would start.

In correlation, it seems like I have been reading our book — the American Income and National Income book — all year waiting for the moment it could be exclaimed, "The game is afoot!" Well, that time is now — right this very moment!

Everything is pointed in the right direction for the real action to begin. Collectively we reached our company projection of \$8,000,000 in August. We ended the month with the most Agents we have ever had, the most leads, and the most TGs. Having said that, it seems all arrows are up, and to top it all off, it is time for the 2001 CSO conversion to take affect for AIL.

Therefore, if there has ever been a time to jump the curve, it is right now. Not only will the new commission schedule drive recruiting and building, but we also have an opportunity with the 2001 CSO policies to change the way we package our products. Agents will also now be able to increase the premium average per application.

On the Public Relations front, we have seen some tremendous success since this year's Summit which has been a determining factor in hosting another Summit meeting. All of Public Relations' hard work has definitely begun to pay off, and everyone is excited because the future is finally in our hands.

With all the great things happening, I hate to be a downer, but I've said this before and I will say it again — it's great to celebrate, but there is still work to be done. Sherlock Holmes did not stop at his first clue. He maintained his focus, and in the end always caught the culprit. So, just as Mr. Holmes would uncover evidence, logically plan the next step, and ultimately find his next clue, we have to reach further, plan our next strategies, and ultimately realize the momentum of our efforts and hard work.

Along the same lines, it is very important to remember it was a series of decisions and systems which helped us generate the success we have recently witnessed. However, it is more important to remember it will be our solid foundation and continued focus that will sustain us in our success for the future.

I have a tremendous faith in our entire sales team and I know the accomplishments we have made thus far are really just the tip of the iceberg. I have seen what you can do and I am anxiously awaiting what will happen with the next turn of events. I believe it will be a significant and dramatic impact on everyone. Given this, we are on the edge of the greatest growth spurt American Income and National Income have ever experienced. So it is with great pride that I declare, as Mr. Holmes did so elegantly, "The game is afoot!"

### Dates to Remember

**Friday, Oct. 27, 2006**

All business and PR credits must be at the Home Office to count for October production.

### Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$1,119,625.39 in bonuses. For more information on the monthly bonuses, turn to Page 16.

### Required Retention Rate

**Effective Jan. 1, 2006**, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

### Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2007 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2007 Convention Qualifications online at [ailife.com](http://ailife.com) or [nilife.com](http://nilife.com). *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont Scottsdale Princess! The convention will be held May 17-20, 2007.*

## Founder's Club Outstanding Producers

August 2006

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	NG ▲	RETENTION
David Jackson	Tom Williams	3	\$46,519		92.4
Garret Kun	Fred Hadayia	1	48,057		83.9
Jesse Wise	Durhon Oldham	1	56,859		80.6

▲ Percentage of Net to Gross

### Congratulations are in Order!

**Benjamin Foti**, a GA with the Jatoft-Foti Agency, achieved \$100,000 of 13-month in force premium.

**Omar Hashimi**, an MGA with the Jatoft-Foti Agency, achieved \$100,000 of 13-month in force premium.

### Easy to Load Applications

Remember *Pin the Tail on the Donkey*? It seems easy in the beginning until they blindfold you and spin you around so you can't tell where you are or which direction to go. This makes a simple task more difficult.

Loading an application at the Home Office can be similar. It seems easy enough — input the information the Agent writes on the application into the computer. What makes it more complicated is difficult-to-read handwriting or incomplete information, such as no bank routing number or zip code. A discrepancy in the amount of CWA causes confusion too. Now a simple task becomes more time consuming.

We know how little time Agents have with the customer to write the application. We too have limited time to load applications to make sure they are advanced. We welcome and need your help. Here are some ways to make sure the business gets loaded quickly:

- Make your handwriting easily legible.
- Use black ink. Applications are electronically scanned for storage, so darker original application handwriting is better.
- Be sure the amount of CWA listed on the application matches the amount of CWA you send in.
- Always include the bank routing number for bank draft applications.
- Always include the zip code or postal code on the application.

By helping us with these items, you keep the task simple and help us meet the advance cut-off deadlines.

### Correction

Last month, our number one Individual Producer should have been Zachary Hart from the Mathew Hart Agency. We apologize for not giving him the recognition due. *Congratulations, Zachary!*

### American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

### Spotlight

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254-761-6400

**Web sites**  
[www.ailife.com](http://www.ailife.com)  
[www.nilife.com](http://www.nilife.com)

**Recruiting Support:**  
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Promoted to 52.5 Percent Supervising Agent

Ekene Agwuenu	Andrew Fagan	Bryan Millar	Joseph Pastega	Shawna Snarr
Lawrence Austin	Timothy Frahm	Katherine Miller	Justin Phillips	Sarah Sweeney
Gerald Bowdry	Kevin Gamble	Joseph Nance	Daniel Pinschmidt	Edward Walker
Victor Cabral	Jay Gapuzan	Sophia Ng	Charles Riggs	Preston Warford
Paul Capicik	Dwayne Golding	Rosa Ngologrub	Raymond Risucci	Bradley Weigand
Ryan Clarke	Nathan Howe	Timothy Paddock-Chappell	John Rosales	Warren Williams
Dorothy Cosby	Christina Ingram	Christopher Pak	William Rose	David Wyndham
Bryan Davidson	Matthew Laughter	Marissa Pascual	Jason Ryan	Freida Yakubov
Hector Dessis	Ewa Marinaccio	Democratris Pashalidis	Khylah Settle	

Promoted to 55 Percent Supervising Agent

Jean Carela	Dawn McElwain	Norman Sellen
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Promoted to 57.5 Percent General Agent

Erica Asbury	Brett Gryska	George Noujaim	Susan Schreiber	Richard Zurvich
Michael Broker	Pamela Ladd	Tiaga Phillips	Nicholas Soboleski	
Paul Brozan	Laura McCurry	Todd Sahn	Michael Vasu	

Promoted to 60 Percent General Agent

David Gevry	Danielle Holmes
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Promoted to Master General Agent

Simon Arias	Bryan Flannery	Ramin Madani	James Scallon	Shara Valadez
Steven Edgell	Michael Glossop	Matthew Melhorn	James Torgerson	Meghan Wright
Aunjel Fauchoux	Kerji Leonard	Justin Oldham	Marie-Claude Turgeon	

Promoted to Regional General Agent

Carey Thompson	Nicholas Zangardi
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# Outstanding Opportunities!

Everyone is finding out just how many wonderful opportunities AMS provides. As each month goes by, more people are using the system to attain their dreams -- professional and financial success with American Income and National Income! Read what some of our newest MGAs and RGAs have to say about achieving their goals and how others can follow in their footsteps.



**Torrence Henry**  
The Bob Olson Agency  
Promoted to MGA June 2006

*"Wow! I cannot speak highly enough about AMS. The system makes it so easy to climb to the top, and it is almost like taking candy from a baby. The best part is everyone has this same chance, and your success depends on your determination to take advantage of this awesome opportunity."*

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**Micah Rounds**  
The Tom Williams Agency  
Promoted to MGA June 2006

*"Be positive about every new day. Your personal satisfaction and financial gains make this career worth all of the hard work you put into it. You should always be able to look yourself in the mirror and know you did the best job possible. Do all you can do, and then do a little more."*

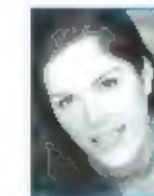
*"Be positive about every new day. Your personal satisfaction and financial gains make this career worth all of the hard work you put into it. You should always be able to look yourself in the mirror and know you did the best job possible. Do all you can do, and then do a little more."*



**Simon Arias**  
The Surace-Smith Agency  
Promoted to MGA August 2006

*"I cannot stress enough the importance of being mentally tough. We need to work hard and have the mindset to face every challenge that comes our way. One quote I live by is, 'Twenty percent of life is made up of what happens to you. Eighty percent of life is decided by how you react.'"*

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**Aunjel Fauchoux**  
The Dave Orrico Agency  
Promoted to MGA August 2006

*"One of the most crucial differences between Agent and MGA is being able to provide motivation to others looking up to you. You gain new responsibilities when you become an MGA, so you need to be prepared. Always look for new ways to perfect your art of selling."*

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**Kenji Leonard**  
The Greg Partee Agency  
Promoted to MGA August 2006

*"Professionalism is key to being successful in the field. To our clients, we are the face of the Company, and they will remember how we present ourselves. Be personable and make efforts to connect with your clients. Adaptation skills are also important, because you need to be prepared to deal with all situations."*

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**Ramin Madani**  
The Bob Olson Agency  
Promoted to MGA August 2006

*"Success is a three step process. First, know exactly what you want and set your goals. Second, put your plan in place to achieve these goals. Finally, work your plan and do not deviate. This career requires 100 percent commitment, just like achieving your dreams."*

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**Justin Oldham**  
The Geneser-Geneser Agency  
Promoted to MGA August 2006

*"Follow the advice of your mentors and your SGA. They have years of experience beyond yours, and you can learn so much from them. Work the system! Follow the steps from A to Z, and do not shortcut anything. You know the saying: if it's not broke, don't fix it."*

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**James Scallon**  
The Tom Williams Agency  
Promoted to MGA August 2006

*"Build a need with your clients. Make it clear to them that these are their benefits and you are out to serve them. Be creative in building other lead sources. There are so many opportunities out there for additional lead business, as long as you're willing to go out and look for them."*

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**Carey Thompson**  
The Greg Partee Agency  
Promoted to RGA August 2006

*"There is something I tell all my Agents -- attitude is everything and enthusiasm sells. There is one thing you need to remember when you are part of AI: it is possible to have a bad day. But if you do your best, it's difficult to have a bad week and impossible to have a bad month."*

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**James Torgerson**  
The Bill Heath Agency  
Promoted to MGA August 2006

*"Success requires commitment. Only with die-hard determination will you be able to achieve your goals. Integrity is also a large component to success. It never hurts to have a competitive nature. This nature will give you that extra drive to work as hard as possible."*

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**Meghan Wright**  
The Altig-Traboulay Agency  
Promoted to MGA August 2006

*"Activity is key! Among all the challenges that make up this career, your activity is the only one over which you have control. So meet this challenge head-on with a strong work ethic. Be coachable. Your mentors are able to teach you every trick of the trade if you're ready to listen."*

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**Nicholas Zangardi**  
The Surace-Smith Agency  
Promoted to RGA August 2006

*"My best advice for all future RGAs is to not be afraid to promote. When your Agents succeed, so will you. Take the time to teach your Agents everything about the business you once had to learn yourself. Give 100 percent, because these Agents really deserve your all."*

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*Congratulations!*



## Individual Producers


**1. Sabrina Lloyd**  
Edison, NJ



**2. Marinela Achim**  
Toronto, ON



**3. Timothy Cruise**  
Woodridge, IL



**4. Lovely Johnson**  
Woodridge, IL



**5. Jose Lopes**  
Framingham, MA



**6. James Torgerson**  
Jeffersonville, IN



**7. Sebastian Kazek**  
Tampa, FL



**8. Max Quasem**  
Los Angeles, CA



**9. Samantha Chui**  
Marietta, GA



**10. Angeles Ordas**  
San Diego, CA



## Individual Producers

All Time Record to Beat  
Month: \$62,536 Net ALP Zachary Hart

### August Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
1. Sabrina Lloyd	\$23,689		85.7	Barry Dillah	Eric Giglione
2. Marinela Achim	21,723	93		David Solomonov	Joshua Chalom
3. Timothy Cruise	21,585		85.1		Bob Olson
4. Lovely Johnson	20,057		83.2	LaTonya Tucker	Bob Olson
5. Jose Lopes	19,853	93		Melanie Cohen	David Zophin
6. James Torgerson	19,742	78		Ron Hard	Bill Heath
7. Sebastian Kazek	18,881		77.6	James Scallion	Tom Williams
8. Max Quasem	18,732		86.8	Earnest Loveless	David Cohen
9. Samantha Chui	18,378		70.3	Samantha Chui	Williams-Williams
10. Angeles Ordas	17,650		82.9		Furer-Whittinghill
11. Ryan Clarke	17,560	79			Geneser-Geneser
12. Jinzhou Zhao	17,480		92.5	Volodymyr Derevyanyy	Rick Altig
13. Jesse Wise	17,440		80.6	Matthew Hogan	Durhon Oldham
14. Ronald Trombetta	16,854		76.1	Denice Davidson	Chris La Fond
15. Patricia Longenecker	15,909	99		Simon Arias	Surace-Smith
16. Michael Dupree	15,602		83.7		Furer-Whittinghill
17. Scott Remyey	15,399		76.0		Eric Giglione
18. Anthony Accurso	15,389		88.1	Anthony Accurso	Geneser-Geneser
19. Ricardo Garavito	15,312	100		Natalie Linker	Allan Jennings
20. Alex Bluhm	15,299		81.8	Roger Johnson	Jatoft-Foti

▲ Percentage of Net to Gross

All Time Record to Beat  
YTD: \$278,449 Net ALP Zachary Hart

### YTD Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
1. Max Quasem	\$155,683		86.8	Earnest Loveless	David Cohen
2. Carla Miller	137,041		76.7	Carla Miller	John Akers
3. Timothy Cruise	136,222		85.1		Bob Olson
4. Jesse Wise	117,894		80.6	Matthew Hogan	Durhon Oldham
5. Steven Stensrud	117,539		88.0	John McGrath	Rick Altig
6. Tara Soderman	113,660		80.0	Tara Soderman	Rick Altig
7. Sebastian Kazek	109,470		77.6	John Bulecza	Tom Williams
8. Garret Kun	108,651		83.9	James Scallion	Fred Hadayin
9. Alex Bluhm	102,336		81.8	Matthew Melhorn	Jatoft-Foti
10. Samantha Chui	100,942		70.3	Samantha Chui	Williams-Williams
11. Sabrina Lloyd	100,876		85.7	Barry Dillah	Eric Giglione
12. Scott Remyey	100,674		76.0		Eric Giglione
13. Ruben Soberanes	98,550		69.0	Doreen Ryan-Foti	Jatoft-Foti
14. Robert Ulreich	95,219		85.6	Roger Johnson	Jatoft-Foti
15. Daniel Potilechio	92,038		93.8	David Wang	Bob Olson
16. Rudi Camenzind	91,598		90.4	Earnest Loveless	David Cohen
17. Brian Alt	91,344		71.4	Harjeet Rana	Imran Satti
18. Arthur Westergren	90,450		80.2	Elaina Bosco	Tom Williams
19. Jinzhou Zhao	90,249		92.5	Volodymyr Derevyanyy	Rick Altig
20. David Jackson	89,860		94.1		Tom Williams

▲ Percentage of Net to Gross



Happy Anniversary!  
Thanks for all you do. Congratulations!

American Income &  
National Income Proudly Present  
A New Labor Advisory Board Member

32 Years of Service

Donald Wold

24 Years of Service

Joseph Sbeghen

17 Years of Service

Jeffrey Dinocento

15 Years of Service

Debbie Enstedt

13 Years of Service

Mitchell Look

12 Years of Service

Marc Morton

Gary Williams

9 Years of Service

Bradley Kincaid

Julie Wells

8 Years of Service

Sushen Chand

7 Years of Service

Eddie Dhillon

Bill Hayer

Dorian Oldham

6 Years of Service

Matt Henderson

Alex Roland

5 Years of Service

John Baloun

London Burnett

Angelica Gallardo

Kevin Haines

Matthew Kernan

Alison King

Camilla Lofranco

Lawrence Tenamore

4 Years of Service

Kelly Bittle

Frederick Dagostino

Ronald Marx

Brian Morse

Philip Prata

3 Years of Service

Joyce Dacklin

Cheryl Foti

Adriana Garcia

Salvatore Giacchi

Kathleen Loughran

Brian Luloff

Andrew Manchon

Harjeet Rana

Richard Refano

Narinder Sidhu

Randolph Souliers

Godley Varghese

Lynda Williams

2 Years of Service

James Aduminta

Kevin Barrow

Ryan Bisanz

Robyn Ferraro

Jack Gordon

Jason Harris

Howard Heron

Jennifer Ingimundson

Peter Kaplanis

Steven King

Tim McAdams

Michael Nelson

Philip Parisi

1 Year of Service

Michael Broker

James Buscher

Balvino Cardoza

John Cochrane

Holly Diciaro

Terry Donaldson

Ross Ewen

Herman Fennell

Gilbert Franklin

Sara Geiger

Leon German

Michael Glossop

Alex Grakhov

Sharif Grays

Linda Gromeder

1 Year of Service Cont.

Brett Gryska

William Haefs

Hope Horne

John Horton

Myrissa Howell-Botts

Evelyn Jeter-Davis

John Jones

Robert Kanaan

Stephanie Kelly

Mataya Kestenbaum

Karen King

Marilyn Kohlhasse

David Lamb

Earl Mack

James Nelligan

John-Deane Nwafor

Priscilla Perez

John Petty

David Ramirez

Casper Reaves

Dennis Reiman

Christopher Rodriguez

David Shields

Diane Shiple

Cynthia Sittig

Thomas Stewart

Kevin Washington

Steven Webb

Eugene Williams

Ulyssia Williams



Nancy Wohlforth

Co-President

Pride at Work, AFL-CIO

Int'l Secretary-Treasurer

OPEIU

Nancy Wohlforth, Co-President of *Pride at Work, AFL-CIO* and International Secretary-Treasurer of OPEIU, has been unanimously elected to the Labor Advisory Board.

*National Pride At Work* is affiliated as the newest constituency group of the AFL-CIO. The purpose of *Pride At Work* is to mobilize mutual support between the organized labor movement and the LGBT community around organizing for social and economic justice.

Nancy Wohlforth is a lifetime activist who has marched, organized, and been arrested for civil, human, and worker rights since she was 16. Ms. Wohlforth has always been a passionate and tireless advocate for social and economic justice.

Ms. Wohlforth's career is rooted in the labor movement. She was elected as vice president of *Office and Professional Employees International Union Local 3* in 1983. In this post, Wohlforth negotiated sexual orientation non-discrimination clauses into all of Local 3's collective bargaining agreements

(which now include gender identity and expression) as benefits for both same sex and opposite sex partners.

As a founding member of the Lesbian & Gay Labor Alliance, Ms. Wohlforth was a natural choice as the co-president of *Pride at Work*. In this capacity, she has pushed to see domestic partner benefits included in all union contracts as well as working with coalitions to get them at non-union companies. Wohlforth's deep belief is that the only way for LGBT workers to be truly represented and achieve equal wages is through a union contract.

Nancy Wohlforth also serves on both the executive board of the San Francisco Labor Council and as vice president of the California State Federation of Labor.

We welcome Ms. Wohlforth to the Labor Advisory Board and are looking forward to a long and prosperous partnership for many years to come.

Congratulations!



## Supervising Agents




**1. Renee Jeffries**  
Cleveland, OH



**2. Garret Kun**  
Plymouth Mtg., PA



**3. Cynthia Sittig**  
Harrisburg, PA



**All Time Record to Beat**  
Month: \$43,409 1st Yr.

**All Time Record to Beat**  
Month: \$68,050 Net ALP Mary Ann Gaelic

### August Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Renee Jeffries	\$28,844	\$38,343	96		Simon Arias	Surace-Smith
2. Garret Kun	25,862	37,591	90		Matthew Melhorn	Fred Hadayia
3. Cynthia Sittig	21,861	32,312	91		Scott Keeney	Durhon Oldham
4. Sabrina Lloyd	21,775	45,465	84		Barry Dillah	Eric Giglione
5. Adriann Morales	16,684	22,287	95		Erik Graham	David Cohen

**All Time Record to Beat**  
YTD: \$266,978 1st Yr. Mary Ann Gaelic

**All Time Record to Beat**  
YTD: \$443,893 Net ALP Mary Ann Gaelic


### YTD Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Jared Milnarich	\$82,157	\$131,267		72.4	Steven King	Paul Rumbuc
2. Rachel Buser	79,761	155,394		85.8	Matthew Hogan	Durhon Oldham
3. Keith Moore	70,978	114,692		68.8	Alex Gonzales	Jatoft-Foti
4. Cynthia Sittig	68,443	132,970		73.8	Scott Keeney	Durhon Oldham
5. Greg Stewart	64,140	118,052	85		David Wang	Bob Olson

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

## General Agents


**1. Sara Geiger**  
Plymouth Mtg., PA



**2. Beth Snow**  
Concord, CA



**3. Todd Sahn**  
Rochester, NY



**4. David Guzman**  
Cleveland, OH



**5. Joshua Riehl**  
Denver, CO



**All Time Record to Beat**  
Month: \$102,403 1st Yr. Eric Neal

**All Time Record to Beat**  
Month: \$111,262 Net ALP Eric Neal

### August Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Sara Geiger	\$42,838	\$44,299	87		Lisa Roemer	Fred Hadayia
2. Beth Snow	42,498	49,060		80.8	Curt Snow	Jatoft-Foti
3. Todd Sahn	29,779	36,429	87		Dorian Oldham	Durhon Oldham
4. David Guzman	29,011	33,642		73.6	Travis Moody	Surace-Smith
5. Joshua Riehl	28,191	30,712		88.6	Steven DiChiaro	Bill Jennings
6. David Goodman	25,083	27,968		81.2	Joshua Goodman	Bill Jennings
7. Brett Gryska	25,044	34,935	91		Jim Bianchi	Durhon Oldham
8. Jesse Zwack	24,428	37,003		77.4		Altig-Deley
9. David Baum	22,258	34,575		76.4	Joshua Goodman	Bill Jennings
10. Steven Engrav	22,257	32,877		71.7	Wayne Hendricks	Joe Manone

**All Time Record to Beat**  
YTD: \$489,120 1st Yr. Eric Neal

**All Time Record to Beat**  
YTD: \$864,620 Net ALP

### YTD Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. David Goodman	\$180,098	\$231,089		86.2	Joshua Goodman	Bill Jennings
* 2. Thomas VanOsdol	152,549	229,246		74.1	Steven Strong	Durhon Oldham
* 3. Steven Engrav	148,317	238,199		71.7	Wayne Hendricks	Joe Manone
* 4. Christopher Schafer	127,899	179,475		79.8	David Garrett	Geneser-Geneser
* 5. Beth Snow	123,485	190,703		80.8	Curt Snow	Jatoft-Foti
6. Patricia Lee	121,674	158,021		68.3	Eddie Dhillon	Paul Rumbuc
7. David Guzman	115,691	178,495		73.6	Travis Moody	Surace-Smith
8. Ian Gingold	111,931	147,643		79.6	Daniel Phares	Marc Morton
9. David Baum	109,811	175,250		76.4	Joshua Goodman	Bill Jennings
10. Danielle Holmes	107,855	143,052		78.7	Joshua Goodman	Bill Jennings

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.



# Your Opinion Makes all the Difference

We are very proud that you chose the American Income Life and National Income Life opportunity as your career path, and we look forward to helping you achieve your success for the years to come. American Income and National Income have a strong history of community involvement, union advocacy, and political action. However, there is one aspect of our history — as well as our present and future — that is rarely publicized, and that is how important our field force is and how their involvement in the overall direction of this Company is what brings strength to our growth and success.

We have many opportunities for our Agents, Managers, SGAs, and Public Relations Representatives to become involved in the direction of the Company. Most notably include:

## The Executive Council

Organized in 1999, the American Income Life and National Income Life Executive Council is comprised of our most outstanding State General Agents. These Council members have some of the most innovative minds within the Company and represent the true spirit of success. Members are committed to the Council's credo of "Continuing the legacy, carrying the torch," thereby ensuring the continued and increasing growth of American Income and National Income in this new era. The council meets several times a year to discuss, share, and generate ideas, promotions, and improvements that will contribute to the success of all American and National Income.

## The PR Council

Similar to the Executive Council, the PR Council is made up of the Company's most outstanding Public Relations Representatives. These PR leaders are experienced veterans in the public relations arena and understand the need — as well as the importance — for a strong lead base. The PR Council has definitely been a significant factor in the recent success we have witnessed on the PR front. These leaders meet a couple of times a year to prepare strategies, share ideas, and provide insight and knowledge to help develop the next PR generation and support continued growth of the company and PR Reps.

These are but just a few of the ways the field force can contribute their suggestions in bringing this Company to its fullest potential. The purpose of these councils is to be the voice for your ideas and suggestions of how the Company can improve and grow. This Company growth will then help every individual who works with AIL and NILICO. Without your opinions and your field-tested ideas, American Income and National Income would not have been as successful as they are. We're successful because you are successful.

**It is you who makes the difference!**

## One more chance for you to make a difference. . . New Career Agent Council

Continuing our search for perfection and input, American Income Life and National Income Life now — for the first time ever — have a Career Agent Council made up of top personal producers in our Company who year after year have proven that loyalty, devotion, passion, production, and quality are essential ingredients to be a professional at what we do. With their help we will be able to achieve new heights in production and retention in our business direction and growth, as well as improving the knowledge and the training practices of new Agents. The charter members of the council are:

Tim Cruise from The Bob Olson Agency (Million Dollar Club Member)

Ruben Soberanes from The Jatoft-Foti Agency (Million Dollar Club Member)

David Thornton from The David Cohen Agency

James Schneider from The Paul Rumbuc Agency

Patrick Parisi from The Chris La Fond Agency

Scott Remmey from The Eric Giglione Agency

Jinzhou Zhao from The Rick Altig Agency

We are very excited about this new council, and we appreciate these career Agents' participation. Their great input at the first meeting, held in Waco Aug. 27 to Aug. 28, will pro-actively bring about some positive changes for all Career Agents.



## Master General Agents

1. Joshua Goodman



Denver, CO

2. Simon Arias



Cleveland, OH

3. Jim Bianchi



Rochester, NY

4. Travis Moody



Cleveland, OH

5. Curt Snow



Concord, CA

All Time Record to Beat  
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat  
Month: \$250,859 Net ALP Jim Bianchi

### August Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$119,759	\$158,211		73.2	Bill Jennings
2. Simon Arias	118,474	118,399	91		Surace-Smith
3. Jim Bianchi	91,161	140,088		76.0	Durhon Oldham
4. Travis Moody	77,839	96,256		70.4	Surace-Smith
5. Curt Snow	74,601	91,958		78.6	Jatof-Foti
6. Barry Dillah	70,429	82,723		76.2	Eric Giglione
7. Steven DiChiaro	69,169	75,364		72.6	Bill Jennings
8. Matthew Melhorn	67,586	72,285		69.6	Fred Hadayia
9. Samuel Cohen	64,290	63,182		73.5	Fred Hadayia
10. Cheryl Foti	62,815	89,009		70.9	Jatof-Foti

All Time Record to Beat  
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat  
YTD: \$2,168,283 Net ALP Paul Rumbuc

### YTD Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	SGA
* 1. Joshua Goodman	\$938,904	\$1,163,668		73.2	Bill Jennings
* 2. Samuel Cohen	627,499	753,689		73.5	Fred Hadayia
* 3. Matthew Hogan	584,888	856,487		73.9	Durhon Oldham
* 4. Nicholas Zangardi	478,596	507,123		71.1	Surace-Smith
* 5. Cheryl Foti	418,454	710,904		70.9	Jatof-Foti
6. Wayne Hendricks	371,029	569,975		75.1	Joe Manone
7. David Wang	364,457	728,357		72.9	Bob Olson
8. Megan Olson	336,065	639,292		74.7	Steve Hartman
9. Scott Keeney	333,912	419,330		70.8	Durhon Oldham
10. Jim Bianchi	331,749	359,355		70.6	Durhon Oldham

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

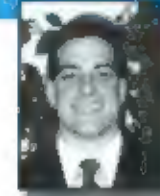
## Regional General Agents

1. Jim Bianchi



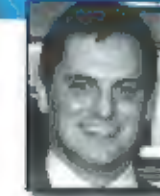
Rochester, NY

2. Joshua Goodman



Denver, CO

3. David Hausman



Edison, NJ

### August Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$313,405	\$470,822		76.7	Durhon Oldham
2. Joshua Goodman	278,715	353,776		72.9	Bill Jennings
3. David Hausman	194,490	254,693		74.5	Eric Giglione
4. Nicholas Zangardi	171,833	199,454		72.7	Surace-Smith
5. Sonny Gurney	132,946	161,849		74.4	Paul Rumbuc

### YTD Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$1,843,269	\$2,808,316		76.7	Durhon Oldham
2. Joshua Goodman	1,511,595	1,835,751		72.9	Bill Jennings
3. David Hausman	1,130,009	1,596,248		74.5	Eric Giglione
4. Sonny Gurney	1,037,188	1,251,875		74.4	Paul Rumbuc
5. AJ O'Connor	752,447	1,077,561		70.6	Steve Greer



# \$Show Me the Money\$

## Retention Bonus\*

Qualifier	SGA	Amount
Subrina Lloyd	Eric Giglione	\$4,963.18
Timothy Cruise	Bob Olson	\$4,317.14
Lovely Johnson	Bob Olson	\$4,011.41
Max Quasem	David Cohen	\$3,918.97
Sebastian Kazek	Tom Williams	\$3,732.33
Jesse Wise	Durhon Oldham	\$3,587.37
Angeles Ordas	Furer-Whittinghill	\$3,530.02
Jinzhou Zhao	Rick Altig	\$3,496.10
Daniel Potilechio	Bob Olson	\$3,274.44
Freida Yakubov	Tom Williams	\$3,156.01

**Total Retention Bonus Paid: \$560,662.72**  
546 Producers Qualified

## PR Bonus\*

Qualifier	SGA	Amount
Kelvin Muggeridge	Steve Friedlander	\$6,939.50
Malka Arony	HO LA/Hartman	\$4,834.05
Cheryl Cook	Durhon Oldham	\$4,007.50
David Provencher	Imran Satti	\$3,943.50
Mark Gagliardi	Jatoft-Foti	\$3,421.50
Laurie Onasch	Manone/Altig	\$2,642.75
Kathleen Loughran	HO NY	\$2,591.50
Robin Andrade	HO MA	\$1,780.50
Marilyn Kohlhase	Steve Friedlander	\$1,680.00
Jerry Hartnett	Marc Morton	\$1,635.50

**Total PR Bonus Paid: \$61,377.99**  
116 PR Reps Qualified

## MGA Bonus\*

Qualifier	SGA	Amount
Simon Arias	Surace-Smith	\$13,384.52
Jim Bianchi	Durhon Oldham	\$11,106.65
Joshua Goodman	Bill Jennings	\$10,368.18
Curt Snow	Jatoft-Foti	\$8,412.26
Donald Orban	Scott Latta	\$7,935.80
Travis Moody	Surace-Smith	\$7,911.82
Barry Dillah	Eric Giglione	\$7,712.24
Samuel Cohen	Fred Hadaya	\$6,939.75
Matthew Melhorn	Fred Hadaya	\$6,534.66
David Wang	Bob Olson	\$5,961.02

**Total MGA Bonus Paid: \$314,099.15**  
118 Managers Qualified

## BR Bonus\*

Qualifier	SGA	Amount
Donald Orban	Scott Latta	\$5,335.18
Simon Arias	Surace-Smith	\$5,166.10
Natalie Linker	Allan Jennings	\$4,798.01
Sara Geiger	Fred Hadaya	\$4,123.10
David Guzman	Surace-Smith	\$3,923.68
Todd Sahn	Durhon Oldham	\$3,075.40
Barbara Leader	Rick Altig	\$2,953.44
William Myatt	Steve Hartman	\$2,829.22
Cynthia Sittig	Durhon Oldham	\$2,825.25
Melanie Cohen	David Zophin	\$2,783.48

**Total BR Bonus Paid: \$183,485.53**  
207 Managers Qualified

\* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

## MONETARY DONATIONS

### American Income & National Income

- Donated \$10,000 to the *Congressional Hispanic Caucus Institute Fundraiser* for their 29th Annual Gala.
- Contributed \$25,000 to *American Rights at Work*.
- Presented \$12,500 to the *William C. Velasquez Institute* for the *Latino Elected Officials Reception*.

### The Rick Altig Agency

- Gave \$241.49 to *CWA 7603* for a raffle prize.
- Donated \$200 to *CUPE 4222* for strike relief.
- Presented \$100 to *UNDE Local 637* for an anniversary dinner.
- Contributed \$100 to *Royal Canadian Legion Branch 530* for their annual picnic.
- Donated \$1,000 to the *Minnesota Deerhunters Association* for their golf tournament.
- Gave \$100 to *Royal Canadian Legion 3511* for their golf tournament.
- Presented \$100 to *SOAR Chapter 80* for their annual picnic.
- Donated \$150 to *CWA 7601's* golf tournament.
- Contributed \$100 to *Painters 269's* annual picnic.
- Presented \$100 to *USW Local 2693* for strike relief.
- Gave \$200 to *CEP Local 156* for their golf tournament.
- Donated \$200 to *CPAA Postmasters* for a door prize.
- Presented \$500 to *CLC Youth Camp*.
- Contributed \$102.50 to *USW 85* for golf tournament prizes.
- Gave \$149.97 to *AMVETS* for convention prizes.
- Donated \$575 to the *Northwest Oregon Labor Council* for a workers' memorial event and labor appreciation.
- Presented \$269 to *Unions for Kids Poker Run*.
- Contributed \$850 to the *Puget Sound Labor Agency* for their golf tournament.
- Gave \$350 to *IBEW 1915* golf tournament.
- Presented \$250 to *BCTGM 114* for their golf tournament.
- Donated \$100 to a *UBCJA Local 1715* member in need.
- Contributed \$200 to the *Family First Credit Union* for their golf tournament.
- Presented \$200 to *CUPE Local 454's* golf tournament.
- Donated \$1,000 to the *CLC Summer Solidarity Dinner*.
- Contributed \$500 to *USW 1-2693's* scholarship program.
- Gave \$160.47 to *UFCW 401* for golf tournament prizes.

### The Mark Hancock Agency

- Donated \$300 to the *Central Indiana Labor Council* for their Labor Day parade.
- Gave \$1,250 to the *Mid-American Political Action Committee*.
- Presented \$100 to *Firefighters 416's Survive Alive* program.
- Contributed \$100 to the *National Association of Education for Young Children*.

### The Jatoft-Foti Agency

- Gave \$250 to the *Sacramento CLC* for their golf tournament.
- Contributed \$600 to the *San Mateo CLC* for their *Salute to Labor Dinner*.
- Gave \$100 to *IAM Local Lodge 1173* for the *Poker Run for Guide Dogs for the Blind*.
- Presented \$300 to the *Fresno CLC* for a Labor Day picnic.
- Donated \$1,000 to *CSEA* for their 2006 *Staff Training & Provider Faire*.
- Presented \$1,000 to *IBT Joint Council 38* for their September golf tournament.
- Gave \$2,500 to the *Contra Costa CLC* for the *COPE Dinner*.
- Gave \$679.58 to the *Wake Up Wal-Mart Campaign*.

### The Imran Satti Agency

- Gave \$150 to the *Halifax and Dartmouth District Labour Council* for their Labour Day parade.
- Donated \$150 to the *Cape Breton District Labour Council* for their Labour Day parade.
- Presented \$150 to the *Moncton and Area Labour Council* for their Labour Day parade and picnic.
- Contributed \$100 to the *UFCW Eastern Provinces Council* for their leukemia research drive.
- Donated \$578.50 for the *CUPE Council of the New Brunswick Nursing Homes Council* for their convention.
- Presented \$2,800 to the *Nova Scotia Federation of Labours* for the annual *Alex Sugarcamp Memorial Golf Tournament*.
- Contributed \$1,000 to the *Loe MacKay Bursary* to be given to the son or daughter of a trade unionist.

**Total \$68,406.51**

Submit your contributions monthly via e-mail to [dyannazzo@ailife.com](mailto:dyannazzo@ailife.com).



**AUGUST CATEGORY I**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		75.4	\$337,992	\$229,500	147	\$507,015
Eric Gigliane		72.3	252,525	220,000	115	387,296
Rick Altig		75.1	608,883	598,000	102	1,084,982

**AUGUST CATEGORY II**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Fred Hadayia	86		\$190,644	\$91,500	208	\$201,465
Paul Rumbac		73.5	177,246	138,500	128	261,450

**AUGUST CATEGORY III**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Surace-Smith	86		\$247,981	\$108,300	229	\$328,296
Bill Jennings		73.4	189,146	93,000	203	245,078
Steve Hartman		71.1	118,621	67,000	177	177,646
Imran Satti		69.4	145,399	86,500	168	230,846
Altig-Hay		71.4	91,144	76,000	120	151,128

**AUGUST CATEGORY IV**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Bill Heath		70.2	\$57,529	\$54,000	107	\$83,260
John Akers		69.6	44,027	43,500	101	93,090
Furer-Whittinghill		70.8	60,509	60,500	100	128,301

**AUGUST CATEGORY V**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Scott Latta		74.4	\$55,554	19,500	285	\$61,946
Chris Hernandez		75.3	66,615	28,000	238	84,554
Steve Jakubczak		74.1	42,487	37,000	115	52,285

**AUGUST CATEGORY VI**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Terrence Rowell	98		\$36,341	21,667	168	\$36,341
Allan Jennings	97		37,628	32,500	116	53,094

**YTD CATEGORY I**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		75.4	\$2,028,107	\$1,732,500	117	\$3,076,548
Rick Altig		75.1	4,969,236	4,940,000	101	8,782,462

**YTD CATEGORY II**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Fred Hadayia	86		\$665,420	\$457,500	145	\$751,187
Paul Rumbac		73.5	1,361,190	1,108,000	123	2,036,303

**YTD CATEGORY III**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Bill Jennings		73.4	\$1,405,172	\$744,000	189	\$1,780,617
Surace-Smith	86		1,518,719	834,000	182	2,301,021
Imran Satti		69.4	1,121,048	692,000	162	1,534,344
Steve Hartman		71.1	736,253	536,000	137	1,183,665
Steve Friedlander		76.0	671,400	640,000	105	1,234,209
Steve Greer		70.6	752,557	740,000	102	1,078,114

**YTD CATEGORY IV**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		69.6	\$433,924	\$348,000	125	\$733,609

**YTD CATEGORY V**

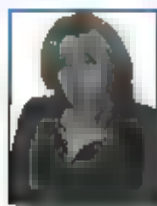
NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez		75.3	\$436,579	\$224,000	195	\$553,109
Scott Latta		74.4	271,141	156,000	174	328,587
Steve Jakubczak		74.1	335,560	296,000	113	411,520

**YTD CATEGORY VI**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Terrence Rowell	98		\$36,341	\$32,500	112	\$36,341



PR Manager



Debbie Enstedt  
Winnipeg, MB

Category A

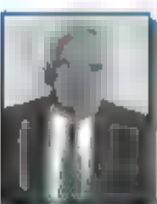


Malka Arony  
Phoenix, AZ

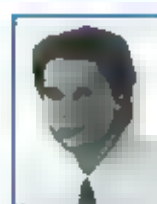


Mark Gagliardi  
Concord, CA

Category B



Kelvin Muggerridge  
Auckland, NZ

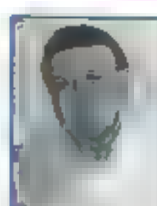


Mario Soljan  
Auckland, NZ

Category C



Kenneth Altizer  
Nitro, WV



Jerry Hartnett  
Columbus, OH

August Production

1. Debbie Enstedt	19,286	Rick Altig
2. Malka Arony	11,569	HO LA/Hartman
3. James Tasker	6,332	Durhon Oldham

Month	18,960 cards
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1. Malka Arony	4,156	HO LA/Hartman
2. Mark Gagliardi	3,751	Jatoft-Foti
3. Demetrius Harria	3,086	HO LA
4. Brenda DiSomma	2,848	Eric Gighione
5. David Blaisdell	2,475	Rick Altig

1. Kelvin Muggerridge	3,993	Steve Friedlander
2. Mario Soljan	3,449	Steve Friedlander
3. Erica Dalager	3,262	Altig-Deley
4. David Provencher	2,480	HO ME/NH
5. Vivian Dwyer	2,471	Altig-Hay/Bitman

Month	55 groups
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1. Kenneth Altizer	10	Marc Morton
2. Jerry Hartnett	10	Marc Morton
2. Richard Case	10	Surace-Smith
3. Kenneth Lett	5	Greg Partee
4. John Wagner	5	Steve Jakubczak

YTD Production

*1. Debbie Enstedt	128,314	Rick Altig
*2. Malka Arony	56,101	HO LA/Hartman
3. James Tasker	40,102	Durhon Oldham

YTD	61,879 cards
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*1. Malka Arony	21,805	HO LA/Hartman
*2. Brenda DiSomma	17,959	Eric Gighione
3. Charles Hill	15,545	Jatoft-Foti
4. Mark Gagliardi	15,469	Jatoft-Foti
5. David Blaisdell	13,303	Rick Altig

Category B	No. Cards	SGA
*1. Vivian Dwyer	12,198	Altig-Hay/Bitman
*2. Kelvin Muggerridge	11,879	Steve Friedlander
3. Erica Dalager	9,406	Altig-Deley
4. Mario Soljan	9,323	Steve Friedlander
5. Catherine Bragg	8,968	Steve Hartman

YTD	110 groups
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*1. Kenneth Altizer	89	Marc Morton
*2. Richard Case	69	Surace-Smith
3. Cheryl Cook	50	Durhon Oldham
4. Jerry Hartnett	47	Marc Morton
5. Susan Feldauer	42	Mark Hancock

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.



Child safety is a huge buzz word in our day and age. Unfortunately, the reason for the buzz has been due to some highly publicized family tragedies in which children have gone missing, and in some cases the unthinkable has occurred. American Income and National Income, in an effort to assist the working families we serve, developed a Child Safe Kit which allows parents to record important physical information to be used by authorities should the need arise about their number one priority — their children! What's better is that AIL and NILICO took this tremendous benefit a step further and offer it at no cost. It shows quite a bit about a Company who can offer some peace of mind and offer it at no cost. American Income and National Income are proud to offer this benefit with the hope that many parents find it beneficial, but definitely hope it will never have to be used.

Given the buzz, our Agents and PR Reps seized the opportunity this program offered and made it a personal mission to get out into their communities and get it into as many parents' hands as possible. In doing that, the Child Safe program has become much more than a great benefit; it has become an excellent lead opportunity as well.

On that line of thinking, this summer the Home Office sponsored a Child Safe contest. Below is a little information about our neophyte PR Reps who became passionate about the program and won the contest.



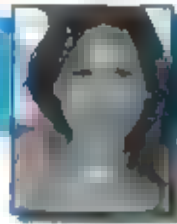
In speaking with the Home Office about this accomplishment, Jennifer, a self-proclaimed goof (because she keeps her goals written on a note card sealed in a zip lock bag so she can read them every morning in the shower) expressed calm excitement about her opportunity with American Income and the Child Safe program. Jennifer has only been with AIL and The Diecuded Agency since August. Given her achievement and her composure, you would never know she is a newbie.

"I take the casual approach in working with the Child Safe groups that I call upon, which is mostly small day care facilities and schools. I believe it has helped me significantly that I have had the support of my Agency. I also believe that by me calling the organizations first and building a rapport and relationship over the phone it makes things more comfortable for the face-to-face meeting.

I love working with kids. I believe this is a great program because people are highly aware of the need, and it makes me feel good to offer them what they need. I also believe our product has great credibility because of the IUPA endorsement."

Jennifer seems to have taken her quiet confidence and exploded onto the Child Safe scene. As for being a goof, we didn't believe that for one minute.

Jennifer, you're awesome! Congratulations!

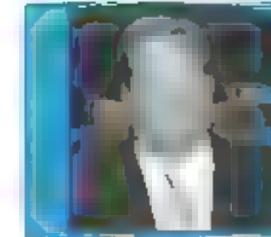


In speaking with the Home Office about her strategies in working Child Safe leads, Anna, a passionate advocate for the program, delivered a great endorsement for what the program does in all communities — if we weren't already sold on Child Safe's benefits, Anna's prowess would have sold us on the spot. Anna has been with AIL and The Tom Williams Agency since November of last year. And just as in Jennifer's case, you would never know she isn't a well-experienced veteran.

"I utilized some school ties to contact school administrators in the Central Florida area communities. I would make it a point to always meet face to face, and I never arrived empty-handed. In meeting with the schools, this opened up other opportunities with other organizations such as local churches and youth organizations. I think this contributed to what I've done because it isn't hard to find value in an important offering like our Child Safe Kit. It is a great program and is a great thing for all parents to have across every community border."

Anna is a great person with a strong disciplined work-ethic who is enthusiastic about what she is doing with her Child Safe opportunity — for others as well as for herself and her family.

Anna, you are an excellent spokesperson for Child Safe! Keep up the good work and congratulations!



FROM THE DESK OF

Scott Smith

PR REP

## Maintaining Your Activity

So much has been said about the opportunity to increase sales size with our focus on the 2001 CSO changes upon us. Given these changes, we cannot ignore the fantastic possibilities open to us at this time. The excitement about this opportunity has created a phenomenal response. The SGA body is developing and submitting new product packages which we hope will increase our annual premium per sale by \$100.

The excitement does not stop with these new SGA package developments. Recently, I sent out an e-mail to the SGAs about *PVFC*. I am not talking about *Present Value of Future Commissions*, although increased sales size will have a direct impact on your future income stream. Rather, I'm talking about *Premium Value Family Coverage*. The *PVFC* plan is an insurance package for individuals and families, and each package is designed to carry a minimum \$100 monthly premium — all designed to increase sales size and provide needed coverage to the consumer.

As we focus our work and effort to move our average sales size, we are pleased to announce this fun and exciting bonus program! It is the *PVFC Bonus*, and it begins with your transition into the 2001 CSO (Sept. 18 or Oct. 1) and will be in effect through the end of this year. This bonus gives Agents the chance to collect \$50 for each *PVFC* package sold.

Each office has received a box of *AIL \$50 PVFC Bills* that include fields to enter the Agent's name, number, agency, and applicant's name. When a *PVFC* is sold, the Agent should fill out one of these *\$50 PVFC Bills* and staple it to the application. For each of these *\$50 PVFC Bills*, the Home Office will issue a \$50 bonus check to the Agent on a one week advance delay for presentation at each Agency's weekly meeting. This is just one of the many things the 2001 CSO changes have made possible.

While these new happenings create tremendous opportunity for increased production at every level, we must maintain and improve our existing levels of activity in the field. In other

words, the CSO changes, new product packages, and the new bonus will not mean a thing if, for example, an Agent presently making five \$400 sales per week starts making four \$500 sales.

I want to drive home what this means. Let's imagine a basketball player who has the opportunity each game to take an average of 10 two-point shots. If he makes every shot, then he scores twenty points every game. Now, let's say the same player gets some additional training and maybe a little extra help on the court to the effect that he can consistently sink three-point shots. Do you think he would stay in his two-point comfort zone? Absolutely not! By maintaining his hustle on the court and now sinking his 3-point shots, he makes 30 points per game rather than the original 20 points, which can make all the difference if a game is on the line. He might even take advantage of the fact he no longer has to take the time to fight his way for a closer shot and actually increase his shot activity from long range.

Similarly, no one should get trapped by what they believe to be a comfortable or routine weekly submit. Instead, Agents should focus on continuing their current activity and increasing sales size. If you do not maintain existing levels of sales activity per week, all of our efforts — and yours — will be for naught.

In addition to these higher annualized life premiums, we want to create a culture where riders — ADB (Accidental Death Benefit), GIO (Guaranteed Insurability Option), child, spouse, ten-year renewal R&C term, and the A71000 policy — are part of every sales package. I spoke last month on how these riders/benefits are inexpensive yet carry incredible value to our clients. These are all additional opportunities for increased sales size, but again they will only make a difference as long as the levels of activity either remain consistent or increase.

This is a fantastic opportunity, and now you need to realize its full value. Every Agent has the means to increase their sales size. Why not combine it with increased activity?

You have the tools. The ball is in your court.





THE *Fairmont*

SCOTTSDALE PRINCESS

**JUST THINK BIG!**

May 17-20, 2007



# Public Relations Bonus

## Qualifiers

\$6,337.50
\$4,934.05
\$4,001.50
\$3,943.50
\$3,421.50
\$2,642.75
\$2,591.50
\$1,780.50
\$1,680.00
\$1,635.50
\$1,445.00
\$1,172.00
\$1,224.75
\$1,191.50
\$1,093.50
\$1,001.70
\$775.50
\$871.50
\$786.50
\$785.00
\$752.00
\$750.75
\$668.50
\$603.00
\$599.00
\$523.00
\$513.50
\$560.00
\$559.75
\$470.50
\$470.00
\$418.50
\$396.50
\$395.00
\$387.50
\$382.00
\$380.03
\$378.00
\$373.50
\$34.00
\$333.00
\$300.00
\$280.00
\$258.75
\$257.00
\$25.00
\$210.00
\$1.50
\$79.00

\$204.00
\$199.50
\$199.00
\$177.06
\$175.50
\$175.00
\$168.00
\$166.50
\$150.00
\$139.50
\$124.50
\$122.50
\$121.50
\$100.00
\$120.00
\$119.50
\$117.00
\$106.00
\$103.50
\$101.55

Total

**\$61,377.99**



AUGUST



# MGA Bonus

## August Bonus Qualifiers

Simon Arias	\$13,384.52
Joseph Aronson	\$11,406.65
Joshua Goodman	\$10,368.18
Curt Snow	\$8,412.26
John S. Sussman	\$7,135.80
John S. Sussman	\$7,911.82
Barry D. Taub	\$7,712.24
John S. Sussman	\$6,939.75
Matthew Mathers	\$6,534.66
John S. Sussman	\$5,961.02
John S. Sussman	\$5,357.88
David Solomonov	\$5,701.25
Phillip Gal'cross	\$5,684.36
John S. Sussman	\$5,644.70
Lisa Roeliger	\$5,479.77
Cheryl Roth	\$5,440.53
William A. Sussman	\$5,311.94
Steven D. Chisum	\$5,268.38
John S. Sussman	\$5,151.09
John S. Sussman	\$4,912.79
John S. Sussman	\$4,909.60
Dave Clausman	\$4,759.77
Micah Cohen	\$4,731.19
Scott Koenig	\$4,313.17
Matthew Hogan	\$4,308.34
Robert J. Sussman	\$4,199.09
Elizabeth Sussman	\$4,151.74
Steven King	\$3,922.73
Stefan Johannsson	\$3,731.23
Andrew Sussman	\$3,657.39
Simon Bergh	\$3,344.91
Jeff R. Sussman	\$3,159.16
Eric Miller	\$3,146.02
Joseph Henderson	\$3,123.81
James Bailey	\$3,071.90
James Pantes	\$2,998.07
William Harfo	\$2,982.29
Ronney Ward	\$2,921.53
Timothy Baker	\$2,805.75
Harpreet Gajal	\$2,783.90
Ehona Basca	\$2,755.86
Scott Baker	\$2,750.84
John Sussman	\$2,461.89
John Sussman	\$2,211.42

Mark Gorman	\$2,655.64
John Sussman	\$2,502.65
Melanie Cohen	\$2,460.61
Marie-Claude Turgeon	\$2,459.54
John Sussman	\$2,212.78
Walter King	\$2,168.04
Rosanne London	\$2,156.42
John Sussman	\$2,096.83
Jason Mayer	\$2,069.44
John Sussman	\$2,027.07
John Sussman	\$1,982.82
Kelly Pascal	\$1,870.67
Mexine Moody	\$1,862.21
John Sussman	\$1,806.63
Michael Mandella	\$1,799.66
Jan Palmer	\$1,737.34
John Sussman	\$1,717.75
Warren Hunt	\$1,685.99
John Sussman	\$1,644.13
John Sussman	\$1,629.44
John Sussman	\$1,600.46
Rob Hard	\$1,576.98
Wayne Hendrichs	\$1,562.35
Alex Gonakos	\$1,481.58
Patrick Coughlin	\$1,431.60
John Sussman	\$1,398.90
John Sussman	\$1,391.11
Salvatore Giacchi	\$1,324.26
Denise Davalson	\$1,253.27
Anthony Sussman	\$1,222.02
Kenjo Leonard	\$1,191.01
James Scallon	\$1,162.39
Nathan Snider	\$1,151.11
Bryan Flannery	\$1,137.52
Micah Rounds	\$1,100.50
Doreen Ryan Fasi	\$1,084.48
Eddie D'Alton	\$1,079.25
Justin Gernony	\$1,041.44
Gloria VanDeSande	\$1,026.85
Alan Gilbert	\$1,020.91
Desalava Dumitrova	\$1,013.03
Michael Allen	\$1,003.70
John Sussman	\$996.80
Robert Sussman	\$983.72

Anthony Accurso	\$968.81
John Sussman	\$911.31
Justin Smith	\$916.68
Roger Johnson	\$901.21
John Sussman	\$840.88
John Sussman	\$809.73
Bill Hayer	\$794.85
John Sussman	\$793.85
Phillip Anderson	\$787.63
John Sussman	\$761.13
John Sussman	\$751.11
Krista Ilienko	\$738.10
Vlad Hecov	\$719.43
John Sussman	\$717.77
Lily Tchen	\$642.12
Kelvin M. Dhanraj	\$638.44
John Sussman	\$617.11
Thomas Craig	\$615.97
John Sussman	\$611.11
John Sussman	\$602.88
John Sussman	\$591.11
Mark Meier	\$557.35
Moswen Taylor	\$534.82
Kevin Harris	\$500.33
Kristi Sehgal	\$492.08
John Sussman	\$481.11
John Sussman	\$461.11
David Iriya	\$310.56
Philip Prata	\$244.28
John Sussman	\$151.79

**Total \$314,099.15**



# Retention Bonus

QUALIFIER	BONUS*
Sabrina Lloyd	\$4,963.18
Timothy Cruise	\$4,317.14
Lovely Johnson	\$4,011.41
Max Quasens	\$3,918.97
Sebastian Kazek	\$3,732.11
Jesse Wise	\$3,587.87
Angeles Ordaz	\$3,530.02
Jinzhou Zhao	\$3,496.19
Daniel Potilechio	\$3,274.44
Freda Yakubov	\$3,156.01
Michael Dupree	\$3,120.40
Anthony Accurso	\$3,077.81
Jon Hanec	\$3,009.68
Robert Ulrich	\$2,948.21
Samyantub Chaj	\$2,940.63
Ramin Mardani	\$2,930.05
Alex Blumh	\$2,906.84
Ronald Trombetta	\$2,863.27
Cynthia Wilhelmi	\$2,848.07
James Torgerson	\$2,814.75
Marinela Achin	\$2,821.99
Jane Lopes	\$2,783.48
Sylvia Freeman	\$2,770.26
Ronald Berube	\$2,769.54
Tara Soderstrom	\$2,686.13
Benjamin Mantillas	\$2,609.65
William Jaquay	\$2,629.51
Scott Remmey	\$2,617.33
Herivelto Pereira	\$2,507.75
Carla Miller	\$2,504.33
Rosalie Zwickler	\$2,499.90
Karen McQuaid	\$2,474.34
Ed Cibber	\$2,408.05
John Bulezza	\$2,398.42
Steven Steensrud	\$2,365.12
Michael Perkins	\$2,340.01
Garret Kun	\$2,308.35
Ryan Clarke	\$2,282.84
Timothy Rose	\$2,260.92
Craig Strumpf	\$2,257.95
Desislava Dimitrova	\$2,243.70
Allan Gilbert	\$2,232.11
Herbert Adams	\$2,232.27
David Jackson	\$2,196.94
Felli Malaw	\$2,187.64
Alfred Brenner	\$2,173.78
Joseph Casaway	\$2,151.26
Ruben Soberanes	\$2,140.35
Lorena Barriere	\$2,127.60
Kim Burton	\$2,125.17
Ricardo Gasavito	\$2,120.13
Willie Hayden	\$2,118.69
Patricia Longenecker	\$2,068.21
James Palmes	\$2,066.16
Raferl Howe	\$2,054.61
David Garrett	\$2,043.91
Thomas Parker	\$2,037.10
John Horton	\$2,025.59
Aaron Tavozan	\$2,012.10
Kouassi Appiah	\$2,011.21
Robert Dunn	\$2,006.34
Laura Fisher	\$1,996.08
Timothy Clark	\$1,981.76
Joseph Moore	\$1,961.27
Michael Boyer	\$1,957.28
Michael Broker	\$1,935.79
Brandon Corkins	\$1,923.29
Rae Duvauchelle	\$1,920.13
Helen Taylor	\$1,901.08
Stephen Guidice	\$1,895.52
Shavie Kerr	\$1,887.12
Benjamin Foti	\$1,881.75
Jeff Debiak	\$1,866.77
Natalie Linker	\$1,853.68
Crystal Reeves	\$1,849.81
William Haels	\$1,843.43
Keith Houske	\$1,835.96
Teresa Daye	\$1,832.44
Scott Reinberg	\$1,827.72
Michael Vasu	\$1,788.38

QUALIFIER	BONUS*
Rachel Arenas	\$1,785.60
Ted Schilling	\$1,782.84
Jeffrey Dimedio	\$1,777.32
Robert Bingham	\$1,751.36
Ross Ewen	\$1,743.51
Marcandre Roudreau	\$1,739.45
Jason Mallo	\$1,722.79
Richard Ruegger	\$1,703.90
Bianca Zaragoza	\$1,695.38
Daniel Pischmidt	\$1,687.11
Dawn McElwain	\$1,685.67
Rajkumar Padmawar	\$1,674.28
R Kirby Sechovic	\$1,652.40
Jorge Galois	\$1,646.34
Cassius Canon	\$1,621.25
Jennifer Wehrle	\$1,613.30
Xiaotian Yao	\$1,614.26
Timothy Nolan	\$1,600.34
Thomas VanOstol	\$1,586.09
Alan Rosen	\$1,582.20
Cynthia Song	\$1,576.77
Gerardo Puerto	\$1,539.98
Kelvin McDiarmid	\$1,511.43
Bert Feldman	\$1,511.98
Raymond Lopez	\$1,514.00
Patrick Mazerolle	\$1,511.86
Christopher Cummings	\$1,513.88
Byron Piza	\$1,512.65
James Schneider	\$1,503.42
Shirley Starback	\$1,502.41
Raymond Russo	\$1,498.10
Robert Gerdas	\$1,494.88
Christopher Rodriguez	\$1,492.81
Emmanuel Vilasenor	\$1,484.35
David Lull	\$1,478.82
Clayton Merrens	\$1,477.44
John Blugin	\$1,476.28
Matthew Barbous	\$1,475.86
Burton Bimon	\$1,471.45
Kelly McDonald	\$1,464.55
Miguel Mendez	\$1,462.81
Sarason Adedokun	\$1,458.93
Amanda Nathan	\$1,455.46
Eric Miller	\$1,452.71
Richard Refano	\$1,450.21
Robert Sanson	\$1,446.75
Andrew Bishop	\$1,446.69
James Aelders	\$1,441.36
Loren Cardwell	\$1,435.45
Mathew White	\$1,434.77
Matthew Laughlin	\$1,433.96
Brian Morio	\$1,427.40
Jacob Blackburn	\$1,425.30
Derek Spencer	\$1,425.13
Derek Sandilands	\$1,426.11
Mark Hartelius	\$1,415.12
Krista Thieme	\$1,404.00
Norman Lew	\$1,397.34
Theresa Bellisario	\$1,395.86
Elizabeth Nini	\$1,392.66
Earle Harris	\$1,391.06
Maria Watkins	\$1,381.31
Preston Warford	\$1,380.11
Roger Beals	\$1,379.80
Ricardo Otero	\$1,373.39
Jesse Neppewala	\$1,368.91
Ryan Grant	\$1,367.83
Charles Schuertz	\$1,365.96
Agatha Salford	\$1,362.24
Kirby Mann	\$1,359.40
Rachael Kiewis	\$1,348.88
Martino Blaca	\$1,356.57
Rebecca Rushnak	\$1,353.48
Lorie Lear	\$1,352.35
Heather McIlwraith	\$1,342.86
Biff Hayes	\$1,338.98
Rigoberto Pedrosa	\$1,338.16
Mark Bleier	\$1,325.83
Brandt Petersen	\$1,321.27
Julie Aprahamian	\$1,320.42

QUALIFIER	BONUS*
Noah Alkinburgh	\$1,316.94
Benjamin Eggen	\$1,316.41
Jack Wu	\$1,311.50
Michael Adeshewo	\$1,311.68
Matthew Cano	\$1,311.31
Rory Elmore	\$1,305.10
David Gevry	\$1,303.49
Benjamin VanFossen	\$1,299.47
Matthew Herms	\$1,296.38
John Deane Bwafor	\$1,294.26
Jessime Schwank	\$1,286.68
Jade Basath	\$1,286.09
George Scurge	\$1,265.47
Bradley Weigand	\$1,262.10
Timothy Dawe	\$1,260.40
Inaki Tolensvili	\$1,258.61
Kevin Barrow	\$1,256.19
Nicole Aylward	\$1,253.97
Michael VanDell	\$1,249.81
Alex Roland	\$1,244.51
Christopher Warren	\$1,239.38
Danielle Holmes	\$1,238.60
Manuel Zortucho	\$1,232.29
Bradley Kincaid	\$1,221.19
Gabriel Feldmann	\$1,228.25
Herman Libman	\$1,220.71
Christopher Haacke	\$1,216.44
James Wallhauser	\$1,214.36
Matthew Gonzalez	\$1,211.27
Kevin Appasamy	\$1,208.25
Sami Moganam	\$1,203.48
Arthur Westergren	\$1,201.34
Alison Bankowski	\$1,199.22
Greg Stewart	\$1,194.65
Bradley Pinasant	\$1,188.72
Brett Grylka	\$1,185.89
Timothy Frates	\$1,171.24
Wena Montanero	\$1,166.36
Michael Bromberg	\$1,166.50
Sorana Blackfoot	\$1,097.13
Tasha Tucker	\$1,093.11
Demetrios Pashalidis	\$1,092.89
Anthony DiStasio	\$1,091.48
Sara Ibanez	\$1,091.18
Lori Simpson	\$1,088.63
Miguel Orellana	\$1,088.21
Austin Bell	\$1,084.59
Demetrios Young	\$1,083.60
Ryan Miller	\$1,077.11
Gregory Enayav	\$1,074.64
Seyta Smith	\$1,064.87
Danielle Sullow	\$1,060.99
Ronald Inhof	\$1,057.70
Art Gonzalez	\$1,058.96
Chris Maric	\$1,046.26
David Shafelt	\$1,044.66
Rifat Djangirov	\$1,043.18
Linda Eichelberger	\$1,040.51
Maria Dinger	\$1,037.27
Christopher Williams	\$1,035.77
Fahad Shamsiyev	\$1,034.04
Christopher Schafee	\$1,033.75
Abdelhadi Badreddine	\$1,030.21
Sean Smith	\$1,029.11
Elian Mendoza	\$1,028.85
Kelly Shelton	\$1,028.04
Michael Buchberger	\$1,025.69
Edwin Meneses	\$1,025.68
Scott Yahnke	\$1,015.01
Michael Allen	\$1,009.29
Martina Pascual	\$1,006.82
Walter Durant	\$1,005.72
Andrew Wagner	\$1,004.80
Andy Takahata	\$1,000.62
Katrice Hunt	\$1,003.50
Laurenze King	\$1,002.88
Ryan Sweet	\$997.36
Daushel Henderson	\$993.22
Cynthia Kent	\$992.81
Troy Plummer	\$990.64

QUALIFIER	BONUS*
Matthew Dahler	\$984.63
Roger Holloway	\$980.25
Martin Aslar	\$978.50
Matthew Sommers	\$954.80
Mark Corkuan	\$945.95
James Milburn	\$943.50
Marc Younger	\$941.27
Mary Corp	\$938.27
Anthony Phillips	\$937.73
Robert Taylor	\$932.96
Scott Abrams	\$931.11
Joanne Marks	\$931.05
Hector Dettis	\$929.30
Samuel Lavala	\$929.29
Tony Fox	\$929.04
Jonhau Rukzuka	\$927.47
Theresa Romano	\$922.16
Tanen Dasi	\$915.11
Andrea Barenholtz	\$913.18
Joey Kennedy	\$913.08
Laura Greber	\$911.57
Jona Rana	\$910.97
Dawn Parsons	\$907.39
Frank Giordano	\$898.75
William Gordon	\$894.52
Rene Wilson	\$891.46
Taina Lamelo	\$888.36
James Holigan	\$887.98
Maria Esposito	\$886.42
Richard Newman	\$882.30
David Thornton	\$882.14
Thomas Cantor	\$879.67
Phillip Humbel	\$876.61
Michael Libassi	\$872.47
Maria Chow	\$876.63
Stacie Dennis	\$869.76
Jason Shamko	\$860.46
Salvatore Grassi	\$857.84
Walter Dow	\$856.55
Sharon Nigola	\$855.05
Bonny Willoughby	\$854.91
Beth Snow	\$853.69
Derrick Cook	\$852.87
Isola Jones	\$852.17
Isalek Taulbee	\$844.83
Jeffrey Gadland	\$842.90
Susan O'Bryan	\$841.23
Kevin Colestein	\$836.60
David McDonald	\$826.36
Guy Pagliolo	\$826.21
Paul Berman	\$824.85
Lynna Williams	\$821.95
Pamela Orury	\$819.51
Joseph Pastega	\$818.22
Melissa Lusk	\$816.56
Daniel Strader	\$815.00
Scott Euben	\$813.46
Ronald Marr	\$814.83
Sandra Couven	\$809.59
Kary Heller	\$808.66
Adam Herman	\$807.59
Greg Schooley	\$807.12
Betty Ross	\$806.71
Katherine Miller	\$804.66
Micelle Penakaza	\$800.84
Alexander Haase-Dubosc	\$800.66
Nadia Elhimi	\$800.27
Zulfkar Raijiera	\$771.56
Peter Varley	\$770.15
William Burbank	\$767.26
Harold Canter	\$748.99
Carl Rudd	\$748.71
Loan Pham	\$742.93
Vincent LaRocca	\$738.08
John Farley	\$732.82
Wynon Washington	\$730.79
Heathes Sisk	\$723.62
Sunny Robinson	\$719.24
Robert Seeber	\$719.22
Caleb Smith	\$714.70



# Retention Bonus

QUALIFIER	BONUS*
Devin Phillips	\$704.32
Jenny Sample	\$677.32
Jonathan Hebert	\$672.76
Reginald Steed	\$669.43
Adrian Collie	\$653.16
Nekle Sasser	\$630.48
Charlie Warren	\$649.28
Larry Wright	\$638.11
Benjamin Almscough	\$637.81
Sarah Sweeney	\$636.84
Desiree Jones	\$634.52
Cara Zeigler	\$630.33
Ewa Marinaccio	\$628.68
Andre Moore	\$628.68
Renee Jeffries	\$625.82
Jullian Rivera	\$625.25
Anthony Mele	\$625.14
Heather Tanner	\$623.21
David Williams	\$622.92
Michael Sleets	\$620.39
George Lahamedjian	\$619.45
David Clarke	\$617.88
Jonathan VanHorn	\$617.34
Lannie Mounts	\$615.65
Meredith West	\$614.35
Madge Moodie-Tipte	\$612.37
Ekene Agwuonu	\$611.31
Paul Smoley	\$608.11
Jackie Husted	\$606.82
Matt Pflueger	\$605.78
Janette Davis	\$601.75
Christopher Ruller	\$604.75
Frank Sokol	\$604.02
Muridy DeVorce	\$600.70
Brian Blair	\$599.02
John Agnew	\$598.67
Todd Sakm	\$598.43
Callie Mashburn	\$597.39
Joseph Velazquez	\$596.32
Kevin Pedersen	\$594.79
Darvyn Jiles	\$592.78
Danson Kim	\$591.64
Elizabeth Walmsley	\$587.28
Stephen White	\$586.94
Scott Hauser	\$585.00
Kyrinon Davis	\$584.94
Jeremy Riehl	\$582.53
Rui Costa	\$579.14
Anne Hughes	\$577.26
Darren Lightburn	\$576.47
Angelika Vasilieva	\$574.01
Louis Costa	\$574.60
Richard Masava	\$571.89
Mathew Mealey	\$572.15
Pamela Ladd	\$571.04
Jennifer Vela	\$569.16
Angel Thompson	\$564.52
Jennifer Scallan	\$563.08
Rafael Dajnoha	\$562.39
Steven Bolone	\$562.13
Jaymie Shryock	\$560.10
Nicholas Brimhal	\$554.20
James Brennells	\$515.97
James Erickson	\$515.13
Timothy Ericson	\$501.63
David Lamb	\$485.25
Jennifer Matthews	\$477.30
Jason Capone	\$476.83
Karen Stockwell	\$463.90
Luigi Calandriella	\$453.99
Jacob Lewis	\$437.17
Leslie Snow	\$433.58
Merrill Jacobs	\$433.18
Yuan Liu	\$419.98
Eric Hamilton	\$419.26
Matthew Mosler	\$418.36
Walter Johnson	\$418.29
Andrew Fagait	\$417.50
Jessica Cruz	\$417.31
Joshua Norton	\$416.58

QUALIFIER	BONUS*
Earlene Callion	\$416.78
Stephen Miklouchich	\$416.82
Martha Souto	\$415.88
Itelsoaso Galvanzores	\$415.81
Nadia Ahmadzai	\$412.94
Joshua LaBonte	\$411.45
Timothy Keene	\$410.34
Jason Siebert	\$409.74
Israel DelgadoRlo	\$409.34
Crystal Scott	\$408.36
Daniel Green	\$408.35
Edward Walker	\$408.13
Tatyana Rostanets	\$407.78
Rose Firmawan	\$406.67
Marella Rance	\$406.11
Dolcina Fletcher	\$405.37
Mark Posterman	\$404.44
Glyn Hurst	\$403.45
Antonio Hill	\$403.31
David Beaulieu	\$403.48
Brian Clark	\$403.41
Eric Obese-Bekze	\$400.77
Lawrence Austin	\$398.43
Thomas Hagan	\$392.81
Arnit Gang	\$390.83
Tristan Ramsey	\$389.87
Charlotte Watkins	\$387.86
Thomas Huff	\$387.60
Sarah Barker	\$387.11
Kenneth Eichenlaub	\$387.42
Joshua Thomas	\$387.12
Walter Bowser	\$386.54
Rosa Spalingerabli	\$381.81
Lloyd Sonell	\$384.83
Tony Leonard	\$384.80
Vernice Clements	\$384.35
Jerome Washington	\$384.31
Daniel Areola	\$384.29
Gerald Bowdry	\$383.78
Myhaile Maschuk	\$383.70
Aylana Santana	\$382.15
Ruthven Auguste	\$382.12
Kamlesh Patel	\$381.99
Nigel Libby	\$380.78
Mehrnaz Jishi	\$378.16
Starr Hewitt Weaver	\$376.87
William Reeves	\$376.18
Michael Wagner	\$377.43
Rajo Rostano	\$375.67
Nicholas Miller	\$375.26
Wade Wolf	\$374.94
David Taters	\$374.44
Adnan Djalarevic	\$374.11
Rudini Ribeiro	\$374.07
Kenneth McCabe	\$374.25
Jordan Sorenson	\$374.75
Lindsay Stover	\$374.67
Nanik Chakravarti	\$371.84
Susan Rodriguez	\$373.73
John Morrison	\$373.22
Vicente Cabral	\$373.19
Ralph Camelarais	\$373.24
Sandra Owens	\$374.96
Christopher Belew	\$373.43
Andrew McGaffey	\$373.67
Nina Shebest	\$371.11
James Branca	\$375.49
James Dunn	\$374.25
Crystal Kunko	\$379.81
Paul Samra	\$378.99
Charlie Smith	\$376.73
Riva Cordova	\$376.53
Matthew Green	\$371.96
John Cronan	\$372.01
Robert Granzow	\$371.11
Wade Zitzman	\$370.81
Jonathan Hanna	\$370.79
Allison Bourgeois	\$370.71
Marie Parissaki	\$370.25
Rico Davis	\$370.15

QUALIFIER	BONUS*
Dante Cade	\$370.11
Mark Grabert	\$370.05
David Strachan	\$369.93
Laura Hendrie	\$369.60
Rodney Reynolds	\$368.10
Angela Schmitz	\$365.57
Jessica Hinge	\$365.57
Ye Zou	\$365.40
John Nugent	\$362.38
Arieta Facundo	\$362.21
Gregory Johnson	\$362.13
Zara Banks	\$360.84
Aleki Wright	\$360.16
Vaughn Parker	\$359.98
Joshua Lieberman	\$359.75
Aneela Husain	\$358.83
Sasha Matthew	\$357.80
Josh Pearson	\$356.88
Charles Foove	\$356.49
Michael Hill	\$356.16
Louise Liegel	\$356.97
Andrew Mangin	\$356.94
Lawrence Bombay	\$356.50
Gregory Sam	\$356.31
Calvin Thomas	\$357.25
Kyle Capiga	\$356.69
Annette Malveaux	\$356.68
Enoch Obeng	\$352.74
Emmanuel Colimon	\$352.25
Donald Burks	\$351.51
Tuan Nguyen	\$351.08
Tanya Smith	\$357.39
Kimberly Welch	\$357.35
Crystal Furman	\$357.41
Tom Coates	\$356.32
Willie Greene	\$355.17
Natalie Soboleva	\$354.96
Ryan Rafuse	\$354.66
Eric Banyon	\$354.30
Sherman Nickerson	\$353.86
Jeff Schnase	\$353.40
James Colucci	\$352.92
Carlos Moreno	\$351.96
Edward Farmer	\$351.70
Scott McColgan	\$350.25
Giella Foto	\$350.18
Joseph Price	\$349.53
Jeremy Martin	\$349.20
Shazzell Grimes	\$348.67
Bruce Walker	\$348.13
All Ragon	\$347.30
Benjamin Langer	\$347.26
Stephanie Bailey	\$347.24
Maria Giffarro	\$347.00
Jessi Swanger	\$346.75
Bruce Ronald	\$345.67
Bradley Kampmeier	\$345.45
Louis Schocken	\$345.17
Arfei Rodas	\$345.10
Renee Talg	\$344.17
Jonathan Limon	\$343.91
Lori Underwood	\$343.46
Traneus Law	\$342.87
Shawn Nefflen	\$342.48
Ingrid Sterling	\$341.54

**Total Bonus Paid Out**  
**\$560,662.72**



# BR Bonus

## August Bonus Qualifiers

Qualifier	Bonus
Donald Urban	\$5,335.78
Simon Arias	\$5,166.70
Matalie Linker	\$4,798.01
Sara Geiger	\$4,123.70
David Guzman	\$3,923.68
Teódo Salm	\$3,075.40
Barbara Leader	\$2,953.44
William Myatt	\$2,829.22
Cynthia Sitby	\$2,825.25
Melanie Cohen	\$2,783.48
Curt Snow	\$2,775.96
Craig Nugara	\$2,654.51
Garret Kun	\$2,467.73
Joseph Henderson	\$2,405.80
Renée Jeffries	\$2,391.19
James Palmes	\$2,340.82
Rodney Ward	\$2,336.15
Brett Gryski	\$2,145.74
Stefan Johansson	\$2,046.88
Sabrina Lloyd	\$1,991.23
Kris Burton	\$1,835.96
Emmanuel Villasenor	\$1,763.24
Arthur Greene	\$1,715.86
Megan Olson	\$1,695.38
Travis Price	\$1,655.09
Shoshannah Brenner	\$1,636.24
Adriano Morales	\$1,624.38
Kelly Pascal	\$1,621.25
Sansantha Chui	\$1,617.92
William Baefs	\$1,615.30
James Anders	\$1,614.26
Donald Wild	\$1,502.61
Pamela Ludd	\$1,500.13
LaTonya Tucker	\$1,461.07
Phillip LaCross	\$1,439.94
Ryan Stenglein	\$1,434.77
Sean Lacota	\$1,439.11
Betty Ross	\$1,406.17
Cindy Craven	\$1,392.06
Kenji Leonard	\$1,381.11
Tini Schroeder	\$1,378.42
Beth Snow	\$1,352.55
William Chang	\$1,342.86
Jessica Robinson	\$1,323.27
Eric Miller	\$1,316.41
Zachary Hart	\$1,303.49
Matthew Melhorn	\$1,286.27
Michael Broker	\$1,280.24
Joshua Thomas	\$1,263.87
Samuel Cohen	\$1,262.09
Greg Stewart	\$1,260.40
Arthur Westergren	\$1,260.20
Brian Allt	\$1,249.01

Qualifier	Bonus
Timothy Baker	\$1,243.93
Tyler Hunt	\$1,197.14
Michael Nelson	\$1,107.37
Freida Yakubov	\$1,106.36
Christopher Rodriguez	\$1,091.38
Steven Sequera	\$1,077.33
John Petty	\$1,046.26
Laura McCorry	\$1,045.28
Michael Dupree	\$1,028.85
Steven King	\$1,018.75
Rosanne London	\$1,014.00
Roger Fung	\$1,006.88
David Montgomery	\$1,004.80
Glenn VanDeSande	\$1,004.03
Jeremy Welch	\$1,002.88
Cheryl Foti	\$978.50
James Milburn	\$938.27
Michael Vasa	\$927.73
Dawn Millhain	\$927.47
Mathew Propst	\$907.39
Jeff Rabinan	\$898.36
James Brennets	\$882.36
Matthew Gonzales	\$836.60
David Baum	\$836.57
William Reeves	\$826.86
Patrick Loughlin	\$818.22
Sansoni Lavala	\$815.60
Richard Refano	\$811.46
Roger Beals	\$807.12
Charles Vance	\$802.68
Howard Johnson	\$800.68
Marie-Claude Turgeon	\$800.22
Michael Nazarette	\$778.60
Taina Lamsilo	\$774.05
Amber Madaris	\$771.77
Salvatore Guischi	\$760.62
Vanesa Kanan	\$757.92
Warrior Hlent	\$729.65
Roel Roman	\$669.43
Edward Hanna	\$653.16
Amir Sedaghat	\$637.83
Meredith West	\$628.68
Alex Gonzales	\$623.21
Jacobi Blackburn	\$620.19
Siddharth Patel	\$614.75
Omar Hashimi	\$608.11
Rachel Buser	\$606.82
Brian Julliff	\$604.02
Diego Arangoportia	\$603.43
Susanne Munro	\$599.02
Karl Schuckert	\$597.39
Jennifer Wehrle	\$596.52
Terry Donaldson	\$592.76

Qualifier	Bonus
Micah Rounds	\$586.94
Bradford Geddes	\$585.00
Joshua Rishi	\$582.95
Luis Heredia	\$582.30
Jason Mayer	\$569.16
Caney Thompson	\$564.52
Mataya Kestrenbaum	\$563.08
James Tanguay	\$515.13
Randolph Souliers	\$477.39
Matthew Wolfanger	\$470.83
Volodymyr Derevyanyy	\$437.17
Joseph Ngadi	\$419.98
Edward Clark	\$418.50
Daniel Pischmidt	\$418.29
Thomas VanOsdol	\$417.50
Justin Germany	\$416.58
Hank Gordon	\$416.10
Robert Dunn	\$416.02
David Goodman	\$411.45
Michael Mandella	\$410.14
Nathan Snider	\$409.99
Timodora Greer	\$409.74
Allan Gilbert	\$408.36
Jerald Muhammad	\$406.11
Andreea Barenholst	\$405.17
Ryan Tucker	\$402.57
Bhupinder Arwal	\$398.43
Mary Apazagotia	\$387.86
Brandon Jeter	\$387.42
Michel Dickey	\$387.12
Sorana Blackfont	\$384.83
Laurence King	\$384.80
Terence Henry	\$384.31
Jonathan Hebert	\$382.72
John McGrath	\$380.78
A.J. O'Connor	\$378.31
Coila Miller	\$377.16
Shara Valader	\$342.97
Bradley George	\$330.84
Ross Ewen	\$287.43
Kouassi Appiah	\$275.07
Philip Anderson	\$255.20
William Kidder	\$249.94
Sue Weiss	\$247.44
Petko Petkov	\$244.31
Harpreet Gujral	\$235.04
Susan Schreiber	\$233.73
Ilanica Zaragoza	\$226.24
Amber Baxter	\$224.86
Galley Ridley	\$221.43
Hector Dessis	\$222.62
Katerina Mayantz	\$219.40
Larry Bolinski	\$219.35

Qualifier	Bonus
John Dikins	\$219.01
Benjamin Foti	\$218.99
Christopher Warren	\$216.73
Joshua Goodman	\$216.53
Justin Phillips	\$213.96
Marissa Pascual	\$212.01
Nicholas Englav	\$211.11
Jennifer Ingemundson	\$210.81
Paul Bruman	\$210.79
Hope Horne	\$210.71
Mark Corkran	\$210.25
Maria Diringel	\$210.13
Bryan Flannery	\$209.93
David Wang	\$209.60
Manu Chow	\$208.30
Raymond Lawrence	\$205.57
Rita Haidinger	\$205.52
Jean-Francois Veekia	\$205.40
Scott Baker	\$202.38
Jin Bianchi	\$198.75
Marinela Achim	\$196.82
Gabriel Feldmann	\$190.88
Moswen Taylor	\$190.76
Dwayne Golding	\$189.97
Jessica Rounseville	\$184.09
Craig Stropf	\$184.08
Tony Motley	\$182.74
Joseph Szygiel	\$182.25
Agathea Safford	\$181.51
Kevin Haines	\$177.80
Matthew Loughtier	\$177.55
Edwin Menzies	\$177.41
Preeti Salgal	\$174.96
Timothy Ericson	\$171.96
Corey Neff	\$171.70
Kelvin McDermid	\$170.25
Denise Gilbert	\$170.78
Micah Cohen	\$168.13
David Boshard	\$166.75
Rubert Gerdes	\$165.45
David Wyndham	\$165.10
Michael Post	\$164.17
William Walker	\$163.93
Tibor Simon	\$163.46
Walter Dow	\$162.87
Matthew Kernan	\$162.48
James Scallion	\$161.54
Carl Rucid	\$161.00

Total Bonuses Paid Out

**\$183,485.53**



